

## CHAPTER 11 — ADDITIONAL CONTRIBUTIONS

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### **1100 General Participation Requirements**

Wisconsin Retirement System (WRS) active participants may make additional contributions for the purpose of providing supplemental retirement income. Amounts are subject to the maximum contribution levels established in Federal tax law (see next subchapter). Employees may make additional contributions by sending a check or money order directly to ETF or by arranging for a payroll deduction. If contributions are remitted through payroll deduction, the employer is required to submit an *Additional Contributions Report* (ET-2535) along with the Annual Report or when the employee terminates. See Subchapter 1105 for reporting instructions. Employees who participate in the Variable Trust (refer to Chapter 16) may designate deposits for the Variable Trust, the Fixed Trust or segregate funds between the two trusts.

Employees may request a copy of ETF's brochure entitled *Additional Contributions*, ET-2123 for detailed information on making additional contributions.

### **1101 Types of Additional Contributions**

#### **A. Employee (Regular) Additional Contributions**

All participants in the WRS may make voluntary additional contributions to their retirement account either through their employer by payroll deductions or by direct payment to ETF via personal check or money order.

Section 415 (c) of the Federal Internal Revenue Code (IRC) limits the amount of annual contributions to a qualified pension plan such as the WRS. The total contributions in any calendar year cannot exceed 25% of the employee's annual gross compensation or a total of \$30,000, whichever is **less**. A *Maximum Voluntary Additional Contributions Worksheet* (ET-2566 or ET-2567) should be completed by the employee and submitted with the additional contribution (see Subchapter 1102).

The contributions, subject to the IRC 415 (c) limit, depend on the employee's WRS begin date. For employees who began WRS coverage:

- Before 1982
  - 1) Employee required contributions (ERC).
  - 2) Employer required matching contributions.
  - 3) Benefit adjustment contributions (BAC) if paid by the employee.
  - 4) Employer-paid additional contributions (excluding amounts paid to eliminate actuarial reduction under Wis. Stat. § 40.23 (2m) (g)).
  - 5) Employee-paid additional contributions.
- After 1981
  - 1) The portion of the employee required contributions (ERC) actually paid by the employee.
  - 2) The portion of the benefit adjustment contributions (BAC) actually paid by the employee.
  - 3) Employer-paid additional contributions (excluding amounts paid to eliminate actuarial reduction under Wis. Stat. § 40.23 (2m) (g)).
  - 4) Employee-paid additional contributions.

ETF will test employee paid additional contributions based on WRS earnings. The testing will be done after all earnings are reported and reconciled which normally is completed by April for the prior calendar year. If an employee's maximum contribution limit is exceeded, ETF will contact the employer to verify the employee's gross compensation and request a copy of the employee's W-2. If the gross compensation differs from the WRS earnings, the employee's contributions will be retested using actual gross compensation. Employee paid additional contributions in excess of the Federal limit will be removed from the employee's WRS account and refunded to the employee.

**B. Employer Paid Additional Contributions**

A participating employer (other than the State of Wisconsin) may make voluntary additional contributions for any participating employee in active employment status **in addition** to the **required** employer contributions. If the employee terminates, the employer cannot begin or continue to make additional contributions. Contributions must be made before the employee terminates and should be reported on the *WRS Monthly Remittance Report* (ET-1515).

Employer paid additional contributions are subject to the same limits as employee additional contributions. Total contributions in any calendar year cannot exceed 25% of the employee's annual gross compensation or a total of \$30,000, whichever is **less**. A *Maximum Voluntary Additional Contributions Worksheet* (ET-2566 or ET-2567) should be completed by the employer and employee and submitted with the *Additional Contributions Report* (ET-2535).

ETF will test employer paid additional contributions based on WRS earnings. The testing will be done after all earnings are reported and reconciled which normally is completed by April for the prior calendar year.

Employer paid additional contributions that exceed the contribution limit will be removed from the participant's account and a credit invoice will be issued to the employer. When employer paid additional contributions exceed the limits and the employee has retired prior to when the test occurs, the excess contributions will be removed from the employee's WRS account and credited to the employer. The annuity will be retroactively recalculated without the excess additional contributions.

For more detailed information on employer paid additional contributions see Subchapter 1108.

C. Tax Deferred Additional Contributions

1. Participation.

Tax Deferred Additional (TDA) Contributions or Tax Sheltered Annuities (TSA) under Section 403 (b) of the Internal Revenue Code can only be made by employees of certain school districts and other educational institutions. The employer must have initiated an agreement for at least one of their employees on or before May 1982. IRS regulations prohibited employers from joining after 1982, determining that the state retirement fund was inappropriate for Section 403 (b). If an employer wishes to offer TSA under Section 403 (b) to their employees, they must do so through private insurance companies or mutual funds, and ETF offers no list of possibilities.

Employees of certain school districts and other educational institutions employed by an eligible employer and covered by the WRS have the option to make additional contributions that are tax sheltered or tax deferred under provisions of Section 403 (b) of the Internal Revenue Code. This includes participants who have a WRS account (e.g., annuitants, inactive), but are not presently paying required contributions to the WRS. Employees may make tax deferred additional contributions only by payroll deductions through their employers.

2. Tax Deferred Agreement

Under a salary reduction tax deferred plan an employee and employer enter into a bilateral agreement providing for an employee's reduction in salary equal to monthly contributions to the employee's additional account to purchase an annuity which currently is not subject to either state or federal income tax. The total annual amount is subject to the limitations contained within the Internal Revenue Code. The employer and employee share the responsibility for determining the maximum amount excludable for the purchase of a tax deferred annuity under the Internal Revenue Code.

When it is decided that an employee will participate in the tax deferred additional program, an agreement between the employer and the employee must be prepared. To ensure that the provisions of the Internal Revenue Code Section 403 (b) are being met, the employer and/or the employee should obtain professional assistance in preparation of the agreement.

ETF does not make exclusion allowance calculations, nor does it provide the needed forms for participation in the tax deferred additional program. All arrangements must be made through the employer.

When preparing the agreement keep in mind the following items:

- a. The amount of reduced salary must be shown as a monthly amount.
- b. If pay periods are on a biweekly basis, and salary is reduced for additional tax deferred purposes each pay period, the agreement should show two biweekly payments as the amount of salary reduction.
- c. All or a portion of the contribution may be designated in the Variable Trust if the employee currently has a required contribution account in the Variable Trust.
- d. More than one agreement may be made with an employer during a tax year.
- e. The agreement form must be signed by the employee and employer with the typed name of the employee directly under the employee's signature.
- f. The agreement form must include the employee's Social Security number.
- g. Each new agreement must be forwarded to ETF as soon as possible after completion.
  - 1) When a new agreement is received by ETF it automatically cancels out any prior agreement with that employer.
  - 2) The entire amount of salary reduction to be made for the employee must be included on the new agreement form; DO NOT indicate only the amount to be paid in addition to the amount already being paid under the old agreement.
- h. The effective date of the agreement indicates that money earned after that date will be subject to the salary reductions indicated.
- i. Any agreement may be canceled at any time with respect to amounts not yet earned. When an employee with a tax deferred agreement terminates employment, indicate on the *Employee Transaction Report* (ET-2533), along with other termination data, an "X" in the "Yes" field and attach the *Additional Contributions Report* (ET-2535), with the appropriate fields completed. See Subchapter 1106 for completing the *Additional Contributions Report*.

## **1102 Guidelines for Calculating Maximum Additional Contributions**

It is imperative that the employee and employer complete the ETF worksheet for determining the maximum amount of WRS contributions prior to making employee or employer paid additional contributions. Doing so will decrease the possibility of exceeding the maximum contribution limit. A copy of the worksheet in Subchapters 1103 or 1104 must be mailed to ETF along with the payment.

The date on which an employee initially began WRS participation determines which contributions must be included in the calculation of the maximum amount of contributions which can be contributed in a **calendar year** (not fiscal year).

NOTE: If an employee returns to work after taking a WRS benefit, use the date the employee began participating after taking the benefit.

Two worksheets are available because the calculation is different depending on the WRS begin date. ET-2566 is used to calculate the maximum for employees who began participating in WRS in 1981 or earlier. ET-2567 is used to calculate the maximum for employees who began participating in WRS in 1982 or later. Determine which of the two worksheets is appropriate and follow the instructions provided with the worksheet.

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1103 Maximum Voluntary Additional Contributions Worksheet (ET-2566)

Department of Employee Trust Funds  
P.O. Box 7931  
Madison WI 53707-7931

**MAXIMUM ADDITIONAL CONTRIBUTION WORKSHEET**  
**for Participants Who Began Working Under the WRS Before January 1, 1982**

Employee Name (please print)	Social Security Number
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Contributions to the Wisconsin Retirement System (WRS) are subject to contribution limits under Sec. 415(c) of the Internal Revenue Code. Contributions that are subject to this limit cannot exceed 25% of your gross compensation from your WRS employer or \$30,000, whichever is less, in the calendar year in which the Department receives the contributions.

When you or your employer make voluntary regular (after-tax) additional contributions to your WRS account you must use this worksheet to calculate the maximum amount of voluntary contributions that you can make to the WRS. We recommend you contact your employer for assistance in correctly completing this worksheet.

Fill in or calculate the following amounts			
<b>A</b>	Enter your projected <b>gross compensation</b> from your WRS employer(s) for the current calendar year. Gross compensation includes all compensation from a WRS participating employer actually paid or made available (i.e., deferred compensation) to the individual for the year in which the contribution is made.		
<b>B</b>	Multiply the amount in A by 25% to determine your total maximum WRS contribution. Reduce this amount to \$30,000 if the calculation result is more than \$30,000. The final amount is the <b>maximum</b> amount of contributions, that are subject to the 415(c) limits, that can be made to the WRS.	=	
<b>C</b>	Enter your projected <b>WRS reportable earnings</b> for the current year. This amount will include any tax-deferred amounts. Note: This amount may be different than the gross compensation, as certain allowances and lump sum payments are not reportable as earnings to the WRS. Check with your employer if you have questions about what is reported to the WRS.		
<b>D</b>	Multiply the amount from line C times ____% (see the Employee Required Contribution Rates* below for the contribution rate for your employment category) and multiply this amount times 2. This will equal your employee required and matching employer required contribution amount.	=	
<b>E</b>	Subtract line D from line B.	=	
<b>F</b>	Check with your employer to see if you pay a Benefit Adjustment Contribution (BAC). If yes, multiply line C times ____% to determine the BAC <b>that will actually be paid by you</b> . Contact your employer for this percentage rate.		
<b>G</b>	Subtract F from line E to obtain the total maximum amount that you and/or your employer can contribute to the WRS as additional contributions.	=	
<b>H</b>	If your employer has or will be making any additional contributions to your WRS account for the current year, enter amount here.		
<b>I</b>	Subtract H from G. The result is the total maximum amount that <u>you</u> can contribute to your WRS account.	=	

**\* 1999 Employee Required Contribution Rates:**

General/Teachers/Educational Support Personnel	5.0%	Protectives with Social Security	4.9%
Judges/Executive/Elected Officials	4.3%	Protectives without Social Security	5.4%

Date (MM/DD/CCYY)	Signature of Preparer (Employee or Employer)	Telephone Number
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If prepared by Employer, include Employer Identification Number (EIN): 69-036-

**1104 Maximum Voluntary Additional Contributions Worksheet (ET-2567)**

Department of Employee Trust Funds  
P.O. Box 7931  
Madison WI 53707-7931

**MAXIMUM ADDITIONAL CONTRIBUTION WORKSHEET**  
**for Participants Who Began Working Under the WRS On or After January 1, 1982**

Employee Name (please print)	Social Security Number
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Contributions to the Wisconsin Retirement System (WRS) are subject to contribution limits under Sec. 415(c) of the Internal Revenue Code. Contributions that are subject to this limit cannot exceed 25% of your gross compensation from your WRS employer or \$30,000, whichever is less, in the calendar year in which the Department receives the contributions.

When you or your employer make voluntary regular (after-tax) additional contributions to your WRS account you must use this worksheet to calculate the maximum amount of voluntary contributions that you can make to the WRS. We recommend you contact your employer for assistance in correctly completing this worksheet.

Fill in or calculate the following amounts			
<b>A</b>	Enter your projected <b>gross compensation</b> from your WRS employer(s) for the current calendar year. Gross compensation includes all compensation from a WRS participating employer actually paid or made available to the individual for the year in which the contribution is made. [This includes any amounts deferred such as to a tax deferred savings plan or IRC Sec. 125 cafeteria plan.]		
<b>B</b>	Multiply the amount in A by 25% to determine your total maximum WRS contribution. Reduce this amount to \$30,000 if the calculation result is more than \$30,000. The final amount is the <b>maximum</b> amount of contributions that can be made to the WRS, per IRC Sec. 415(c).	=	
<b>C</b>	Enter your projected <b>WRS reportable earnings</b> for the current year. This amount will include any tax-deferred amounts. Note: This amount may be different than the gross compensation, as certain allowances and lump sum payments are not reportable as earnings to the WRS. Check with your employer if you have questions about what is reported to the WRS.		
<b>D</b>	Multiply the amount from line C times _____% to determine the total of the employee required contributions as well as the Benefit Adjustment Contributions <b>that will actually be paid by you</b> . Contact your employer for this total percentage rate.	=	
<b>E</b>	Subtract line D from line B; the result is the maximum amount that you and/or your employer can make as additional contributions to the WRS.	=	
<b>F</b>	If your employer has or will be making any additional contributions to your WRS account for the current year, enter amount here.		
<b>G</b>	Subtract F from E. The result is the maximum amount <u>you</u> can contribute to your WRS account as voluntary employee additional contributions.	=	

Date (MM/DD/CCYY)	Signature of Preparer (Employee or Employer)	Telephone Number
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**If prepared by Employer, include Employer Identification Number (EIN): 69-036-**

### 1105 Frequency of Reporting Additional Contributions Submitted by the Employer

An *Additional Contributions Report* (ET-2535), must be completed and submitted:

- A. For terminated employees, within one week after the employee's final paycheck. It is critical that ETF receive this report timely because the information is necessary to determine the participant's benefit. The form must be attached to the corresponding *Employee Transaction Report* (ET-2533), used to report termination data.
- B. For active employees, with the *Annual Report* (ET-2533). Do not transmit the additional contributions report for active employees monthly or when contributions are reported on the *Monthly Remittance Reports*.

### 1106 Completion of the *Additional Contributions Report* (ET-2535)

The letter in the following headings is the key to placement on the sample Additional Contributions Report. Complete the report as follows: (See sample in Subchapter 1107 for reference.)

A. EMPLOYER IDENTIFICATION NUMBER (EIN)

Enter your EIN (XXXX-XXX) as shown on your *WRS Monthly Retirement Remittance Report* (ET-1515).

B. REPORT DATE

Enter the date (MM/DD/CCYY) equal to payroll date for terminations reported or equal to 12/31/CCYY for annual transactions.

C. PAGE NUMBER

Enter the page numbers if more than a one page report.

D. EMPLOYER NAME

Enter your employer name as shown on your *WRS Monthly Retirement Remittance Report* (ET-1515).

E. SOCIAL SECURITY NUMBER

Enter the employee's Social Security number.

F. NAME

Enter the employee's last name, first name and middle initial.

G. EMPLOYMENT CATEGORY CODE

Enter the employment category code applicable for the employee.



H. ADDITIONAL CONTRIBUTIONS

Indicate the applicable dollar amounts of fixed and/or variable amounts for the three (3) types of additional contributions:

1. Employee Paid Additional Contributions - Deducted from employee after tax salary;
2. Employer Paid Additional Contributions - Paid by employer contributions; and/or
3. Tax Deferred Additional Contributions - This tax deferred plan is only available to employees of certain school districts and other educational institutions. The employer must have initiated an agreement for at least one employee on or before May 1982.

I. PAGE TOTALS

Enter totals for each column on each page.

J. EMPLOYER AGENT SIGNATURE

The WRS agent must sign the report to certify its content.

K. DATE

Enter the date (MM/DD/CCYY) you completed the report.

L. PREPARED BY AND TELEPHONE NUMBER

Enter the full name and telephone number of the person who can answer questions concerning the information on your report.

**1107 Sample Additional Contributions Report (ET-2535)**

ET-2535 (REV 4/98)

**1108 *Employer Options for Providing Increased Retirement Benefits (ET-1137)***

Department of Employee Trust Funds  
Wisconsin Retirement System  
P.O. Box 7931  
Madison, WI 53707-7931

## **Employer Options for Providing Increased Retirement Benefits**

Wisconsin statutes provide two methods that an employer can use to increase the retirement benefits normally provided for employees under the Wisconsin Retirement System (WRS):

- Employer Additional Contributions
- Employer Agreement to Pay Cost of Actuarial Reduction

Attached is a comparison of these two methods.

A few employers have not given their non-teaching employees full credit for service performed prior to the time the employer joined the WRS. These employers could elect to increase the amount of such prior service credit in addition to, or instead of, the methods described on the following pages.

If after reviewing this material you have further questions about benefits provided by these methods, you may call a benefits specialist in Madison at (608) 266-3285 or in Milwaukee at (414) 227-4294.

	<b>Employer Additional Contributions</b>	<b>Employer Agreement to Pay Cost of Actuarial Reduction</b>
<b>Eligible Employers</b>	Any employer	Any employer
<b>Eligible employees (of employers electing to provide the increased benefit)</b>	Any WRS participating employee: <ul style="list-style-type: none"> <li>• Eligibility ceases if employment status terminates for any reason.</li> <li>• Includes employees on leaves of absence.</li> <li>• If leave of absence continues beyond three years, employment is deemed terminated at the end of the third year of leave and eligibility ceases.</li> </ul>	Any WRS participating employee: <ul style="list-style-type: none"> <li>• Includes employees on leaves of absence.</li> </ul>
<b>Amount of Added Contributions</b>	Amount determined by employer, based on amount employer wishes to increase employees' benefits: <ul style="list-style-type: none"> <li>• No employee contributions required.</li> <li>• See attached "Contribution Benefit Table" (Chart A).</li> </ul> <u>Note:</u> Cannot exceed contribution limits. Employer additional contributions are subject to the maximum contribution limits set by the Internal Revenue Code.	Amount determined by employer: <ul style="list-style-type: none"> <li>• May elect to pay 100% or a lesser percentage of cost to offset any actuarial reduction applied to annuities of participants who retire before their normal retirement age.</li> </ul>
<b>When Must Contributions Be Made</b>	Monthly with the <i>Monthly Remittance Report</i> (ET-1515).	On the first monthly remittance of contributions to this Department following receipt of <i>Notice of Payment Due</i> (ET-4324). <ul style="list-style-type: none"> <li>• Payment must be received in a lump sum.</li> </ul>
<b>Pertinent Statutory References</b>	Wis. Stat. § 40.05 (2) (g), 40.24, and 40.05 (2r)	Wis. Stat. § 40.23 (2m) (g)
<b>Split Between Fixed and Variable Accounts</b>	Deposited in fixed account unless the employee has already elected to have additional contributions deposited in variable account. Variable participation was closed to new members on April 30, 1980. If an employee participates in variable program, the employee should instruct the employer what percent of the contributions should be put in the variable account.	Not applicable.
<b>Interest Credit on Contributions</b>	Receive same interest as other additional contributions (full rate earned by investments).	Not applicable.
<b>Effect on Employee Benefits</b>	Credited to employee account and increase employee's monthly annuity at retirement.	Eliminates up to 100% of the actuarial age reduction applied to annuities of participants who retire before reaching normal retirement age.

	<b>Employer Additional Contributions</b>	<b>Employer Agreement to Pay Cost of Actuarial Reduction</b>
<b>Benefit Change</b>	Increases total benefit. <ul style="list-style-type: none"> <li>Used to purchase an annuity in addition to the benefit from required contributions. See Chart A, "Contribution Benefit Table," to estimate the increase in an annuity.</li> </ul>	Increases formula retirement benefit. <ul style="list-style-type: none"> <li>Benefit is increased as a result of eliminating part or all of the actuarial age reduction.</li> </ul>
<b>Procedure for Initiating Employer Option</b>	Must be formal compensation agreement with employee(s).  Action that applies to state employees must be pursuant to Wis. Stat. § 230.12 or a collective bargaining agreement under subch. V or Ch. 111.  Employer files <i>Additional Contributions Report</i> (ET-2535).  See Chapter 9 of the <i>WRS Administration Manual</i> (ET-1127).	Employer should determine if an actuarial reduction would be applied to the individual employee's annuity. See attached Chart B.  If employee is represented by a labor organization, this benefit must be provided pursuant to a collective bargaining agreement.  The employer or employee must contact the Department to request an <i>Election to Pay Cost of Actuarial Reduction</i> form (ET-4311) for each employee for whom employer will provide increased benefits under this program. The Department calculates the employer's estimated cost to pay for 100% of the actuarial reduction and sends the information on the ET-4311. The employer agent must indicate either the dollar amount or the percentage of the actuarial reduction the employer will pay on the ET-4311, and sign and return the form. <b>The Department must receive the signed ET-4311 no later than the employee's termination date.</b>
<b>Additional Information</b>	Payable only as a life annuity; no lump sum or annuity certain is available. Generally paid in the same optional form as the regular annuity when application is made for the regular annuity on required deposits.  This annuity amount is taxable when paid; it is a separate annuity for tax purposes.  Benefit purchased by additional contributions is not subject to the formula benefit maximum (65% of final average earnings, or 85% for protectives not covered by Social Security).	No cost to employer or benefit increase to: <ul style="list-style-type: none"> <li>non-protective category employees who are 57 with 30 or more years of creditable service.</li> <li>Protective category employees who are at least age 53 with 25 years of creditable service, or age 54 with less than 25 years of service.</li> </ul> The increased amount is included in the taxable portion of the annuitant's benefit.

### Chart A Contribution Benefit Table

This chart gives a general estimate of the amount of monthly annuity that can be purchased with \$1,000 in additional contributions at different retirement ages. The chart also shows how much in additional contributions would be needed to purchase a \$50 or \$100 a month additional benefit paid as a straight life annuity.

These are benefit amounts assuming the person retires at the age shown on the chart and based on the assumption the additional contributions are paid just prior to retirement.

If Benefit Begins at Age:	Initial Monthly Straight Life Benefit Amount Provided by \$1,000**	Amount Needed to Fund Initial Monthly Straight Life Benefit of:**	
		\$50	\$100
50*	\$5.33	\$9,380.86	\$18,761.73
51*	5.40	9,259.26	18,518.52
52*	5.47	9,140.77	18,281.54
53*	5.55	9,009.01	18,018.02
54*	5.64	8,865.25	17,730.50
55	5.73	8,726.00	17,452.01
56	5.83	8,576.33	17,152.66
57	5.94	8,417.51	16,835.02
58	6.05	8,264.46	16,528.93
59	6.17	8,103.73	16,207.46
60	6.30	7,936.51	15,873.02
61	6.44	7,763.98	15,527.95
62	6.59	7,587.25	15,174.51
63	6.76	7,396.45	14,792.90
64	6.93	7,215.01	14,430.01
65	7.12	7,022.47	14,044.94
66	7.32	6,830.60	13,661.20
67	7.55	6,622.52	13,245.03
68	7.78	6,426.74	12,853.47
69	8.04	6,218.91	12,437.81
70	8.32	6,009.62	12,019.23

\* Only protective occupation employees are eligible to start receiving retirement benefits prior to age 55.

\*\* WRS benefits are designed to increase the amount after retirement to compensate, at least in part, for inflation. The amount of increase depends on the investment experience of the retirement funds (investment earnings in excess of 5% generate increases in annuities). Recent dividend increases have been about 5% each year. A continuation of this experience would result in doubling the initial annuity amount during an annuitant's expected lifetime. Annuities purchased from life

insurance companies normally begin at a higher rate than WRS annuities because they usually do not provide for any future increases to offset inflation.

To use the table on the previous page, you need to know the employee's age and either the amount of the monthly "Annuitant's Life Only" annuity which you wish to purchase or the amount of money you intend to deposit into the additional account.

For example, if you wish to purchase an annuity of \$135 a month for a 60-year old at retirement, your cost would be:

$$\frac{\$135}{\$6.30} \times \$1,000 = \$21,430.00$$

Alternatively, if you have \$25,000 with which you wish to purchase an "Annuitant's Life Only" annuity for a 60-year old employee, the annuity purchased would be:

$$\frac{\$25,000}{\$1,000} \times \$6.30 = \$157.50$$

If this employee elects an annuity option other than an "Annuitant's Life Only" annuity, the benefit amount would be reduced to provide for the cost of survivor benefits. The amount of reduction would vary depending on the option elected.

Chart B  
Actuarial Age Reduction Factors, Based on Age and Years of Service

Elected/Exec., General, Categories Years of Service	AGE 55	AGE 56	AGE 57	AGE 58	AGE 59	AGE 60	AGE 61	AGE 62	AGE 63	AGE 64	AGE 65
5	.584	.632	.680	.720	.760	.800	.840	.880	.920	.960	1.000
6	.597	.645	.693	.731	.770	.808	.846	.885	.923	.962	1.000
7	.610	.658	.706	.742	.779	.816	.853	.890	.926	.963	1.000
8	.622	.670	.718	.754	.789	.824	.859	.894	.930	.965	1.000
9	.635	.683	.731	.765	.798	.832	.866	.899	.933	.966	1.000
10	.648	.696	.744	.776	.808	.840	.872	.904	.936	.968	1.000
11	.661	.709	.757	.787	.818	.848	.878	.909	.939	.970	1.000
	.674	.722		.798	.808	.856		.914	.942		1.000
13		.734	.782		.837	.864	.891		.946	.973	
14	.699		.795	.821	.846	.872	.898	.923		.974	1.000
	.712	.760		.832	.832	.880		.928	.952		1.000
16		.773	.821		.866	.888	.910		.955	.978	
17	.738		.834	.854	.875	.897	.917	.938		.979	1.000
	.750	.798		.866	.856	.904		.942	.962		1.000
19		.811	.859	.816	.894	.912	.930		.965	.982	
20	.776		.872	.888	.904	.922	.936	.952		.984	1.000
	.789	.837		.899	.880	.928		.957	.971		1.000
22		.850	.898	.840	.923	.936	.949		.974	.987	
23	.814		.910	.922	.933	.946	.955	.966		.989	1.000
	.827	.875		.933	.904	.952		.971	.981		1.000
25		.888	.936	.864	.952	.960	.968		.984	.992	
26	.853		.949	.955	.962	.970	.974	.981		.994	1.000
	.866	.914		.966	.928	.976		.986	.990		1.000
28		.926	.974	.888	.981	.984	.987		.994	.997	
29	.891		.987	.989	.990	.994	.994	.995		.998	1.000
	.904	.952		1.000	.904	.952	1.000		1.000	1.000	1.000

Protective Category Employees

Years of Service	AGE 50	AGE 51	AGE 52	AGE 53	AGE 54
Under 25	.808	.856	.904	.952	1.000
25 and Over	.856	.904	.952	1.000	1.000